

United States Bankruptcy Court
Northern District of Ohio

In re:
Patrick Hayes
Debtor

Case No. 14-13687-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 32

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

db +Patrick Hayes, 19601 Howe Road, Strongsville, OH 44136-7657
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr +U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
23130304 +AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANC, P O BOX 183853,
ARLINGTON, TX 76096-3853
23088272 +Bob Berger, 3967 West 162nd Street, Cleveland, OH 44111-4207
23088274 +Everhome Mortgage, 8100 Nationsway, Jacksonville, FL 32256-4405
23151992 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
23088280 +Lerner Sampson & Rothfus, PO Box 1985, Cincinnati, OH 45201-1985
23088281 +Marie Ann Walker, 22865 Hilliard Blvd, Rocky River, OH 44116-3058
23088282 +Matthew I McKelvey, PO Box 5480, Cincinnati, OH 45201-5480
23088283 +North Ohio Heart Center, PO Box 489, Avon, OH 44011-0487
23088285 Sallie Mae, Inc., On Behalf of US Funds, Attn Bankruptcy Lit Unit E3149, PO Box 9430,
Wilkes Barre, PA 18773-9430
23310074 +U.S. Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
23088287 +US Bank NA Successor by Merger to t, Leader Mortgage Company, c/o US Bank Home Mortgage,
800 Moreland Street, Owensboro, KY 42301-2046
23088288 +Vantium Capital, Inc., 7880 Bent Branch Drive, Suite 150, Irving, TX 75063-6045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: number@trust13.com Aug 16 2018 22:46:58 Lauren A. Helbling,
200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Aug 16 2018 22:46:02 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
23088271 EDI: PHINAMERI.COM Aug 17 2018 02:18:00 Americredit Financial Services, Inc,
PO Box 182673, Arlington, TX 76096
23116929 EDI: PHINAMERI.COM Aug 17 2018 02:18:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096
23110818 EDI: GMACFS.COM Aug 17 2018 02:18:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
23088273 +E-mail/Text: bankruptcy.notices@hdfs.com Aug 16 2018 22:48:41 Eaglemark Savings Bank,
4150 Technology Way, Carson City, NV 89706-2026
23088275 +EDI: PHINAMERI.COM Aug 17 2018 02:18:00 GM Financial, 801 Chery Street, Suite 3500,
Fort Worth, TX 76102-6854
23088276 +EDI: GMACFS.COM Aug 17 2018 02:18:00 GMAC, 11350 McCormick Road,
Cockeysville, MD 21031-1002
23088277 +EDI: GMACFS.COM Aug 17 2018 02:18:00 GMAC/Ally, PO Box 380902,
Minneapolis, MN 55438-0902
23309297 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 16 2018 22:45:33 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
23088278 E-mail/Text: bankruptcy.notices@hdfs.com Aug 16 2018 22:48:41 Harley Davidson Credit,
3850 Arrowhead Drive, Carson City, NV 89706-2016
23291381 EDI: JEFFERSONCAP.COM Aug 17 2018 02:18:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
24919827 EDI: JEFFERSONCAP.COM Aug 17 2018 02:18:00 Jefferson Capital Systems LLC,
(Payment Address), P.O. Box 772813, Chicago, IL 60677-2813
23398420 +EDI: NAVIENTFKASMSERV.COM Aug 17 2018 02:18:00 Navient Solutions Inc, 220 Lasley Ave.,
Wilkes-Barre Pa. 18706-1430
23097374 +EDI: ATTWIREBK.COM Aug 17 2018 02:18:00 The Ohio Bell Telephone Company,
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,
Bedminster, NJ 07921-2693
23088286 EDI: USBANKARS.COM Aug 17 2018 02:18:00 U.S. Bank National Association,
4801 Frederica Street, Owensboro, KY 42301
24494205 EDI: USBANKARS.COM Aug 17 2018 02:18:00 U.S. Bank National Association,
C/O U.S. Bank Home Mortgage, a division of U.S. Bank NA, 4801 Frederica Street,
Owensboro, Kentucky 42301

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC fka Green Tree Servicing LLC
cr GREEN TREE SERVICING LLC
cr US Bank, N.A.
cr* +AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANC, P O BOX 183853,
ARLINGTON, TX 76096-3853
cr* +Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr ##+RJM Acquisitions Funding LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
23088279 ##+Karen Kett, 3369 Panama Drive, Cleveland, OH 44134-5875
23088284 ##+RJM Acquisitions LLC, 575 Underhill Blvd # 224, Syosset, NY 11791-3416
23102117 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 3, * 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

David J. Demers on behalf of Creditor GREEN TREE SERVICING LLC ddemers@cdgattorneys.com, mhaines@cdgattorneys.com;bdiehl@cdgattorneys.com
Lauren A. Helbling ch13trustee@ch13cleve.com, lhelbling13@ecf.epiqsystems.com
Martha R. Spaner on behalf of Creditor US Bank, N.A. ohbk@rslegal.com, rsbkecfbackup@gmail.com;reisenfeld@ecf.inforuptcy.com
Nicholas E. O'Bryan on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bk-notices@lauritolaw.com
Sarah E. Barnsgrover on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
Stephen R. Franks on behalf of Creditor US Bank, N.A. amps@manleydeas.com
Steven H. Patterson on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC ohbk@rslegal.com, rsbkecfbackup@gmail.com;reisenfeld@ecf.inforuptcy.com
Susan M Gray on behalf of Debtor Patrick Hayes ecf@smgraylaw.com, sgrayecfmail@gmail.com;mariesr74955@notify.bestcase.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Patrick Hayes**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Northern District of Ohio**
Case number: **14-13687-aih**

Social Security number or ITIN **xxx-xx-9228**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Hayes
aka Patrick John Hayes

8/15/18

By the court: ARTHUR I HARRIS
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.